



Flood Lines

Spring 2018

Volume XI Issue 2

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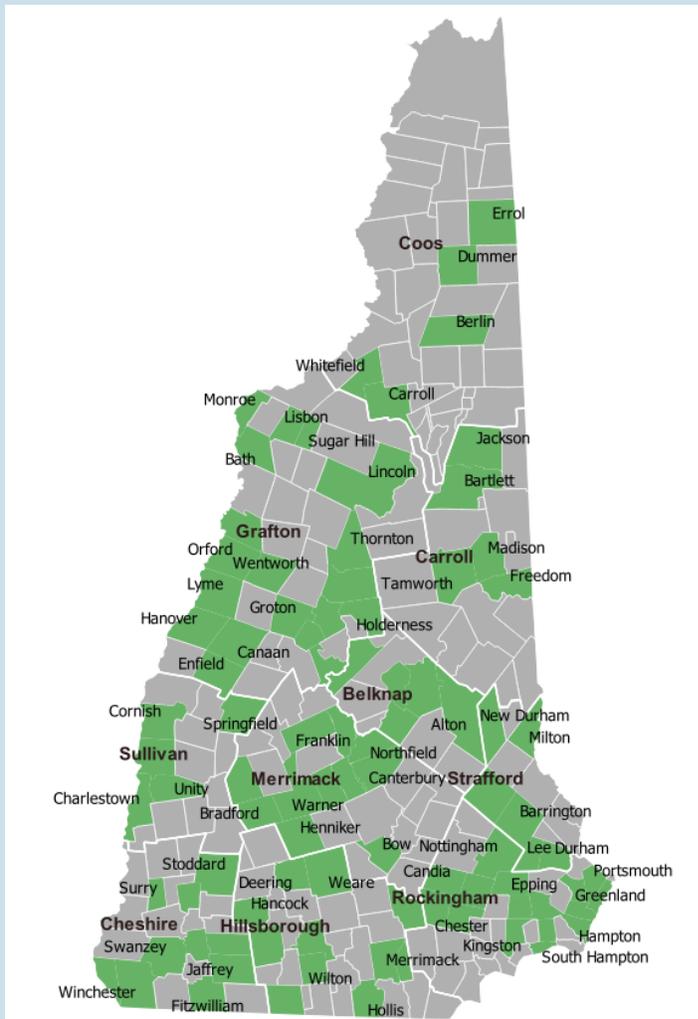
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New Hampshire Floodplain Managers Survey

OSI recently sent out a survey via email to all community floodplain managers in the state. The purpose of the survey is to make sure the State has each NFIP community's correct contact person on file and to understand floodplain management training and outreach needs of each community. To date we've received responses from 94 communities (those shown in green on the map below). Thank you to all who have responded! See some of the results on the next page.

It's not too late for your community to participate! Visit <https://www.surveymonkey.com/r/HDYSK7K> to take the 10 question survey.

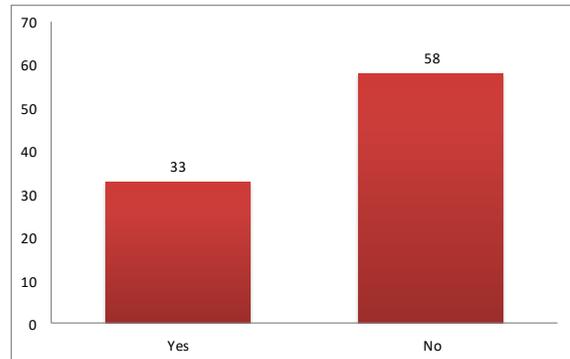


NH Floodplain Managers Survey—Selected Results

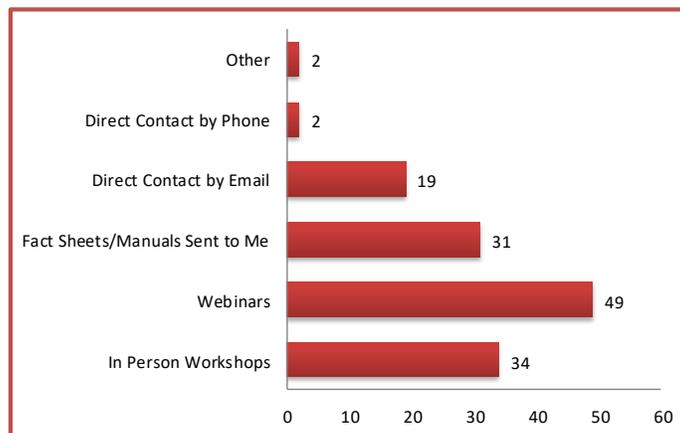
What are the topics that you would find training on most useful? (Top 5 answers are shown)

1. NFIP floodplain regulations overview
2. Local government roles and responsibilities
3. Flood permitting process best practices
4. FEMA floodplain mapping basics
5. Community Rating System

Are you familiar with the CRS program?



What is your preferred method for receiving training/assistance?



NH Flood Mapping Update

The following is an update on the current state of FEMA flood mapping activities in New Hampshire:

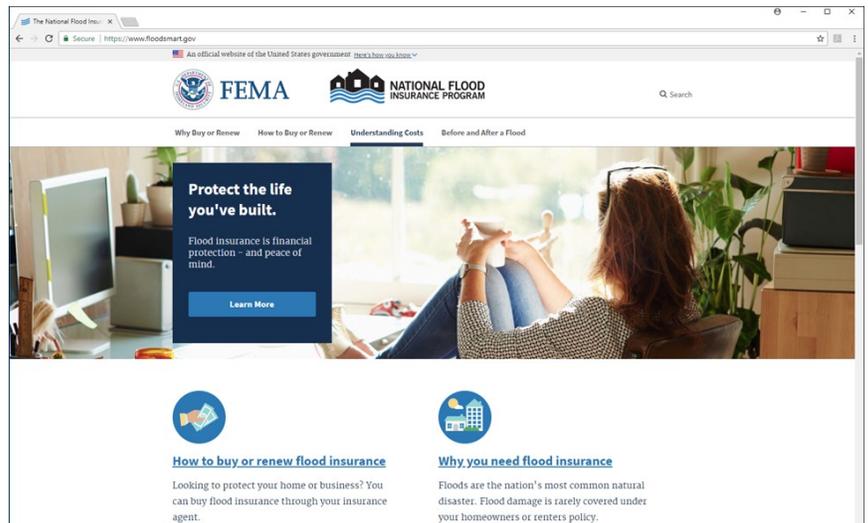
- **Coastal Project: Rockingham County Portion** - FEMA is finalizing the schedule for moving forward with the updated maps. It's expected they will become effective sometime in 2019.
- **Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)** - The preliminary maps are currently expected to be issued in late 2018.
- **Merrimack River Watershed** - The development of revised maps is currently underway. Preliminary versions of the maps are expected to be issued in late 2018.
- **Nashua River Watershed** - Updated flood analyses are expected to be completed later in 2018. Updated maps will be developed once that work is complete.
- **Lower Connecticut River Watershed** - The Discovery phase of the Risk MAP process was completed in winter 2017. The Discovery Report is available at the link below.
- **Winnepesaukee River Watershed** - Updated flood analyses are being performed in Spring/Summer 2018. Updated maps will be developed once that work is complete.

To learn more about FEMA flood mapping projects currently underway in New Hampshire, please visit the [Current NH Floodplain Mapping Activities webpage](#).

FEMA Launches Updated FloodSmart.gov Website

FEMA recently relaunched the [FloodSmart.gov website](https://www.floodsmart.gov) which provides information about flood insurance to the general public, insurance agents, and others. The updates reflect the results of social science and website usage research and a more streamlined look. Topics included on the site include:

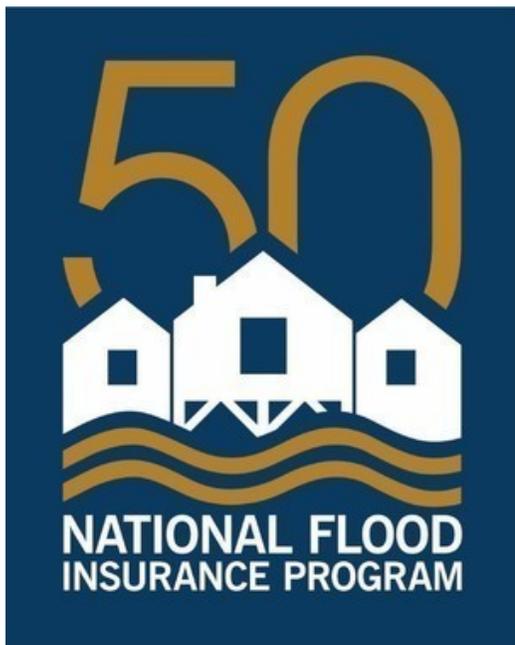
- Why you need flood insurance
- How to buy or renew flood insurance policies
- How to find an insurance agent that sells flood insurance
- What is covered under a flood insurance policy
- How to reduce the cost of your policy
- How to file a claim
- What factors contribute to the cost of flood insurance
- Things to do to prepare for a flood



The next phase of the website update will include insurance agent toolkits and flood insurance marketing tools. We'll keep you updated on when the next phase will be deployed.

The NFIP Celebrates its 50th Anniversary

August 1st is the 50th anniversary of the National Flood Insurance Act of 1968. This act, motivated by the devastation caused by Hurricane Betsy in 1965, resulted in the creation of the National Flood Insurance Program (NFIP). FEMA will be hosting a series of social media and community events, Congressional briefings, and other activities this year to commemorate the anniversary which will:



- highlight the achievements of the NFIP, from mitigation success stories to CRS communities, and to reinforce the NFIP's goals of protecting Americans against financial losses from flooding;
- recognize the local and elected officials and other community stakeholders that serve as champions in reducing flood losses and building safer communities;
- highlight significant legislative changes since the creation of the NFIP and the disasters that led to those changes;
- build support for transformation and the ongoing work of the NFIP.

We'll share more information on FEMA's NFIP 50th anniversary activities as it becomes available!

Recent and Upcoming Changes to the NFIP

It's been a busy year already for updates and changes to the NFIP:

Changes to the NFIP that went into effect on April 1st:

Previously announced NFIP flood insurance premium increases went into effect on April 1st that conform to premium rate caps established by Congress through the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act of 2014. Changes include the following:

- Overall average increase of 8% in flood insurance premiums;
- 5% increase in premiums for pre-FIRM subsidized policies (primary residences);
- 11% increase in premiums for post-FIRM buildings in V zones;
- 1% increase for post-FIRM building in A zones.

Get more details about these changes [here](#).

Changes that will go into effect on October 1st include:

- Allowing policyholders who purchase a private flood insurance policy to cancel their duplicate NFIP policy;
- Requiring NFIP insurers to notify certain policyholders of the Preferred Risk Policy (PRP) lower-cost premium option when applicable;
- Extending the eligibility for the [Newly Mapped Procedure](#) rating option.

Get more details about these changes [here](#).



NFIP Reauthorization — the Saga Continues.....

In order for the NFIP to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017. After multiple short term authorizations occurring since that deadline, on March 23rd the President signed legislation passed by Congress authorizing the program until July 31st, 2018. Congress has remained deadlocked on moving forward with a number of bills proposing long-term reform of the NFIP as a program since last year. FEMA's [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.

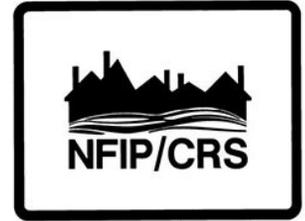
NH Coastal Communities Vote to Take Action to Reduce Flood Risk

Several coastal communities in the state have recently chosen to adopt higher floodplain management standards in order to become more resilient to future flooding. Residents of the Towns of Rye and Durham voted in favor of adopting a two foot freeboard requirement for new construction and substantial improvement in the Special Flood Hazard Area (SFHA). Residents of the Town of Durham also voted to become the first community in the State to adopt a zoning change containing projected sea level rise advisory language stemming from the recommendations of the [NH Coastal Risk and Hazards Commission](#). Town officials worked with James Burdin of the Strafford Regional Planning Commission and NFIP State Coordinator Jennifer Gilbert to make the changes to its Zoning Ordinance. Read the Town's full announcement about the changes [here](#). In addition, residents of the Town of Hampton voted to fund a new study of coastal flooding and potential mitigation options, and to investigate design options for a stormwater drainage system in the beach area.

Community Rating System (CRS) Update

Coming This Year: A New Hampshire CRS Users Group!

In order to help CRS communities (and non-CRS communities interested in the CRS program), OSI is exploring the start up of a New Hampshire CRS Users Group. CRS Users Groups already exist in many other states and regions of the country and serve as a support and educational resource for communities about the program. The groups can serve as a way to share best practices and lessons learned about the program, hear guest speakers from FEMA and ISO speak about CRS-related topics and answer questions, and more.



We'll be sending out a short survey to communities that already participate in CRS or that have expressed an interest in CRS to learn about the preferred format/times for meetings and the topics to be featured. Interested in joining the group? Let us know so we can be sure to include you in our survey and future meeting invitations! Contact Samara Ebinger at OSI at samara.ebinger@osi.nh.gov or 603-271-1755. You can get an overview of what the CRS program is [here](#).

Upcoming CRS Webinars

Below are upcoming CRS webinars, which all begin at 1 pm. Many of the courses are eligible for Continuing Education Credits (CECs) for Certified Floodplain Managers (CFMs). To register, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration what FEMA Region you are in, please reply "1".

- Introduction to CRS (May 15)
- CRS and Coastal Hazards (May 16)
- Preparing for an Annual Recertification (July 17)
- Repetitive Loss Properties and the CRS (July 18)

New Tools for CRS Open Space Credit (Activity 420) Now Available

NOAA, ESRI, the Nature Conservancy and ASFPM have partnered to develop several new tools to help CRS communities get credit under Activity 420 (Open Space). There are several tools available, some for communities that have GIS capabilities and up-to-date parcel data and some for those without. [Read more here and take the short quiz](#) to find out which resource can best help your community!

Get Some Credit! Digital Coast Partner Tools for the Community Rating System

CRS is a voluntary program administered by the Federal Emergency Management Agency (FEMA) as part of the National Flood Insurance Program (NFIP) that rewards communities for engaging in activities that reduce flood risk with discounts on flood insurance premiums. Each CRS activity is worth a certain number of points, and the more points a community earns, the larger the discount.

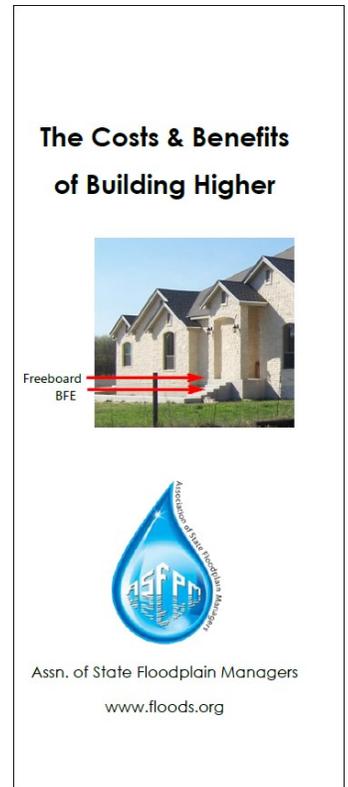
Scroll down to learn about new products developed by Digital Coast Partners and ESRI that were designed to help communities participate in the CRS program.

FEMA CRS Newsletter

Did you know that FEMA publishes a CRS newsletter? You can find the latest issue [here](#) and sign up to receive it by email [here](#).

New Publications and Resources Available!

- ◆ **[The Costs and Benefits of Building Higher](#)** The Association of State Floodplain Managers (ASFPM) has developed this brochure to help community officials and members of the public understand how building higher than the Base Flood Elevation can help property owners save money while making their home safer and more resilient to flooding.
- ◆ **[International Association of Structural Movers - Steps For Elevating a Home](#)** The International Association of Structural Movers (IASM) has also created a fact sheet that outlines the steps for elevating a home in detail. Information about possible ways to fund the elevation is also provided.
- ◆ **[FHA 203\(k\) Program Fact Sheet](#)** One source of funding for homeowners to elevate their home is through the Federal Housing Administration's 203(k) rehabilitation loan program which allows for the purchase or refinance of a flood-prone house and the cost of its rehabilitation through a single mortgage. This fact sheet provides details and outlines the process for applying for the program.
- ◆ **[NFIP Desk Reference Guide for State Insurance Commissioners and Others](#)** This new FEMA publication provides important information about the NFIP and flood insurance in an easy to understand format. This guide can be used by community officials, policy holders, the general public, and others interested in flood insurance and is divided in 3 parts: Before the Flood, During the Flood, and After the Flood.
- ◆ **[Flood Flash—A New Podcast About Investment in Flood Mitigation](#)** The Economist Intelligence Unit has developed a new 3-part podcast series about flood mitigation and what it means for American communities. The podcast is available through the **[Flood Economics website](#)**, a site commissioned by FEMA which provides detailed community case studies and research that examines economic and other benefits of communities taking action to reduce the risk from flooding.
- ◆ **[Office of the Flood Insurance Advocate \(OFIA\) 2017 Annual Report](#)** The OFIA advocates for the fair treatment of NFIP policy holders by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership. This report identifies 8 trends/issues of concern (listed below) and includes recommended actions for FEMA to address these issues.



- Challenges to Customer Communication During the Claims Process
- Effectiveness of Map Change Communications
- Misunderstandings Regarding Zone A
- Lack of Premium Reduction Following a Lower-Level Abandonment of a Building
- Basement Determination Made at the Time of Loss
- Lack of Refunds for Duplicate Coverage with Private Insurance
- Severe Repetitive Loss (SRL) Mitigation
- Lenders Requiring Coverage Where a Claim Would Not Be Paid

Training and Events

OSI to Offer Floodplain Administrator 101 Training this Summer

OSI will be holding free three-hour Floodplain Administrator 101 training workshops for local community officials in three locations this summer. The workshops are intended for community officials who administer and enforce floodplain regulations, review applications and/or issue permits for development in floodplain areas, and for other community officials who are interested in learning more about a community's responsibilities as a participant of the NFIP. The training workshops will include information and guidance about:

- the responsibilities of the floodplain administrator and the community to remain in good standing in the NFIP;
- the NFIP regulations and the State's model floodplain ordinance;
- the FEMA floodplain maps and studies;
- best practices regarding the floodplain permitting process and key floodplain management topics.

The first workshop is scheduled for **June 27th from 1:30—4:30 pm in Newbury** at the Newbury Veterans Hall. We'll be releasing information through the Flood Lines email listserv about times, dates, and locations of the remaining two workshops (repeat sessions of the first) in the next few weeks. Community officials are welcome to attend any of these workshops. To RSVP for the Newbury workshop, contact Samara Ebinger at OSI at 603-271-1755 or samara.ebinger@osi.nh.gov.

NFIP Online Training Webinars

Free, online NFIP-related training is available through FEMA's contractor, STARR II. Many of the courses are eligible for CECs for Certified Floodplain Managers (CFMs). Be sure to check the website periodically as new webinars are always being added. To learn more about these webinars and to register, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration what FEMA Region you are in, please reply "1". Upcoming webinars include the following:

- Tools for Determining Base Flood Elevations (May 2, 1-2 pm)
- NFIP Basics (May 10, 1-2 pm)
- Floodplain Development Permit Review (May 24, 12-1 pm)
- Inspecting Floodplain Development (May 24, 1:30-3 pm)
- How to Review a "No-Rise" Certification for Development in the Floodway (June 7, 1-2 pm)

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